What is claimed is:

- A points trading service method, the method comprising the step of:
 receiving through a telecommunications network a request for trading points a
 customer gets from a member shop, and carrying out a transaction corresponding to
 the request for trading points with at least one other customer.
- 2. The method of claim 1, wherein the trading points are selected from the group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.
- The method of claim 1, further comprising the step of:
 calculating a balance of the customer's remaining trading points after the
 customer uses the trading points to purchase a good or a service.
 - 4. A points trading service method, the method comprising the steps of:
- (a) collecting information regarding a customers' trading points portfolio from member shops and storing the information in a customer database;
 - (b) receiving information on a points trade request from a customer; and
- (c) initiating a trading points transaction with at least one other customer according to the received points trade request.
- 5. The method of claim 4, wherein the trading points are selected from the group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.
- 6. The method of claim 4, further comprising the step of:
 updating a customer database and a transaction database according to a
 result from the trading points transaction, and sending the result to the
 corresponding member shop.

7. The method of claim 5, further comprising the step of:
updating a customer database and a transaction database according to a
result from the trading points transaction, and sending the result to the
corresponding member shop.
8. The method of claim 4, further comprising the step of: calculating a balance of the customer's remaining trading points after the customer uses the trading points to purchase a good or a service.
9. The method of claim 5, further comprising the step of:
calculating a balance of the customer's remaining trading points after the
customer uses the trading points to purchase a good or a service.
10. A points trading service method, the method comprising the steps of: collecting information regarding a customers' trading points portfolio
from member shops and storing the information in a customer database
sending information on the customer's trading points and exchange
rates stored in the customer database;
receiving a points trade request from the customer; and
transacting customer's points according to the received trade request.
11. The method of claim 10, wherein the trading points are selected from
the group consisting of: cyber money, product purchasing points, advertisement
and group denotaring on orbor money, product paremoning points, advertisement

The method of claim 10, wherein the customer's trade request is for

changing the customer's trading points into a cash equivalent and processing the

customer's trading points according to the resulting cash equivalent.

clicking points, thank-you coupon, and mileage points.

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13. The method of claim 11, wherein the customer's trade request is for changing the customer's trading points into a cash equivalent and processing the customer's trading points according to the resulting cash equivalent.
14. The method of claim 10, further comprising the step of: updating a customer database and a transaction database according to the result of the customer's trade request, and sending the result to the corresponding member shop.
15. The method of claim 11, further comprising the step of: updating a customer database and a transaction database according to the result of the customer's trade request, and sending the result to the corresponding member shop.
16. The method of claim 10, further comprising the step of: calculating a balance of the customer's remaining trading points after the customer uses the trading points to purchase a good or a service.
17. The method of claim 11, further comprising the step of: calculating a balance of the customer's remaining trading points after the customer uses the trading points to purchase a good or a service.
18. A points trade service method, the method comprising the steps of: receiving a request to buy trading points from a customer; buying trading points corresponding to the request; and updating a customer database according to a result from the buying process, and sending the result to a member shop that corresponds to the trading points.

The method of claim 18, further comprising the step of:

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sending information concerning the customer's trading points and transaction exchange rates stored in the customer database to the customer.

- The method claim 18, wherein the trading points are selected from the 20. group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.
 - The method of claim 19, wherein the trading points are selected from 21. the group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.
 - 22. The method of claim 18, further comprising the step of: updating a customer database according to a result from the buying process, and sending the result to the member shop corresponding to the trading points.
 - 23. The method of claim 19, further comprising the step of: updating a customer database according to a result from the buying process, and sending the result to the member shop corresponding to the trading points.
 - 24. The method of claim 18, further comprising the step of: calculating a balance of the customer's remaining trading points after the customer uses the trading points to purchase a good or a service.
- The method of claim 19, further comprising the step of: 25. calculating a balance of the customer's remaining trading points after the customer uses the trading points to purchase a good or a service.
- The method of claim 22, further comprising the step of: 26. calculating a balance of the customer's remaining trading points after the 2 customer uses the trading points to purchase a good or a service. 3

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	27.	The me	ethod of cl	aim 23	s, turtner con	nprising the	step of:			
	calcula	ating a	balance of	of the	customer's	remaining	trading	points	after	the
custon	ner use	s the tr	ading poir	its to p	urchase a g	ood or a se	rvice.			

A points trading service apparatus for providing a points trading service 28. through a telecommunications network, the apparatus comprising:

an information collecting unit for collecting information on a customers' trading points from a plurality of member shops;

a customer database for storing the information on the customers' trading points received from the member shops;

a transaction processing unit for receiving information on a points trade request from a customer, and processing a trading point transaction with at least one other customer according points trade request; and

a transaction database for storing information on the points trade request sent from the customer and a result of processing transactions.

29. The apparatus of claim 28, further comprising:

an information providing unit for sending customer's trading point information and transaction exchange information stored in the customer database to the customer.

- The apparatus of claim 29, wherein the trading points are selected from 30. the group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.
- The apparatus of claim 29, wherein the exchange rate information 31. indicates a cash value or an absolute value corresponding to the trading points and is provided by a separate system installed outside of the service providing server.

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•	32. The apparatus of claim 28, further comprising: a shopping mall management unit for processing cyber shopping, and viding trading points in proportion to a good purchased and a service for buying ods with the trading points.
•	33. The apparatus of claim 29, further comprising: a shopping mall management unit for processing cyber shopping, and viding trading points in proportion to a good purchased and a service for buying ods with the trading points.
-	34. The apparatus of claim 30, further comprising: a shopping mall management unit for processing cyber shopping, and eviding trading points in proportion to a good purchased and a service for buying ods with the trading points.
•	35. The apparatus of claim 31, further comprising: a shopping mall management unit for processing cyber shopping, and eviding trading points in proportion to a good purchased and a service for buying ods with the trading points.
	36. The apparatus of claim 29, further comprising: a network interface for linking a service provider server to a member shop ver; and a web server for linking a customer computer server to the service provider ver via an internet.
	37. The apparatus of claim 30, further comprising:

server; and

4	a web server for linking a customer computer server to the service provider
5	server via an internet.
1	38. The apparatus of claim 31, further comprising:
2	a network interface for linking a service provider server to a member shop
3	server; and
4	a web server for linking a customer computer server to the service provider
5	server via an internet.
1	39. A points trading service system wherein a points trading service is
2	provided through a telecommunications network, the points trading service system
3	comprising:
4	a telecommunications network;
5	a customer computer for sending information on a points trade request;
6	a member shop computer for providing customer's points through the
7	telecommunications network; and
8	a service providing server for storing the customer's points received from the
9	member shop computer, receiving information on the point trade request from the
10	customer, and processing point transactions with other customers according to the
l 1	received trade request information

40. A computer program product for enabling a computer to execute a points trading transaction, comprising:
software instructions for enabling the computer to perform predetermined operations, and a computer readable medium bearing the software instructions; said predetermined operations including the steps of:
collecting information on a customer's trading points from a member shop;

storing at the computer a record of the collected information for each customer;

and the appropriate member shop.

receiving information on a points trade request from a customer's computer;
executing a trading transaction upon receiving the customer's trade reques
by trading points with at least one other customer;
calculating the customer's trading point balance once the transaction has
been processed; and
conding the customer's final trading point halance to a customer database

- 41. The computer program product for enabling a computer to execute a points trading transaction according to claim 40, wherein the trading points are selected from the group consisting of: cyber money, product purchasing points, advertisement clicking points, thank-you coupon, and mileage points.
- 42. The computer program product for enabling a computer to execute a points trading transaction according to claim 40, wherein the customer trade request is for changing the customer's trading points into a cash equivalent and processing the customer's trading points according to the resulting cash equivalent.